

ly important point that about 40 per cent of the men are middle aged and could not pass the severe physical examination they would have to if they applied individually to the insurance company," says J. E. Spencer, the Studebaker official who has charge of the new insurance plan. "In making our contract the insurance company agreed to accept our physical test for the men. This is not nearly so severe."

New employees are investigated before given insurance. If their home conditions or conduct while away from work is found to be unsatisfactory they are not threatened or warned. On the contrary it is pointed out to them that if they wish they will find themselves the gainers by recti-

fying conditions. When they show an improvement in their personal affairs then their life is insured without further quibbling.

If a worker quits or is discharged the policy is automatically forfeited, but aside from that he has full control over the policy. It is his and he can make whosoever he wishes his beneficiary or can change it as often as necessary, or as he desires.

"Worry," declares one Studebaker official, "wears down a man's efficiency far quicker than hard work. This insurance idea will take the everlasting worry about the 'family's future' from the shoulders of the man—even one with a good job. It's going to make our men better workmen."

## PRESIDENTIAL TIMBER!



BY CHARLES B. DRISCOLL

The country seeks a seeker for the highest of her posts, and all throughout the nation they are springing up in hosts. Whoever is a native son, or ever wore silk hat, whoever ever ran for judge, or in the council sat, whoever can address the crowd about the starry flag, has started forward with his boom; he's handing out his brag. The restive writers for the press pound prospects out in reams, they tell of Bob LaFollette and his rosy morning dreams. They're holding up the smiling face of William H., "the fat," and they're dragging to light the Talking Man who lives beside the Platte. They are shouting for Elihu Root, the Roller Man of yore, and Teddy sits astride his Moose, prepared to charge once more. There's Vic-

tor Murdock from the Plains, whose hair is smoking red. He's shouting long and loudly that his party isn't dead. If Teddy doesn't mind his Moose he'll find it gone some day, for Vic, the blazing Kansas boy, will ride the brute away. Oh! There's Borah from the mountains, and there's Hughes, whose robe is black, and there's J. Ham of the Whiskers, who is always coming back. Let us hear from Billy Sunday, and mayhap from Billie Burke, and tell us if in Harry Thaw ambitious thoughts may lurk. Has no one thought of Willie Hearst, John Drew or old Ty Cobb? And poor old Tony Comstock, who is now without a job? Come forward, boys, while coming's good! Each hour a new one files. The line will reach from coast to coast. And Woodrow Wilson smiles!